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Fill in this information to identify your case:			
United States Bankruptcy Court for the: Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:		
	Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if t	

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Stephanie First name	First name
Write the name that is on your government-issued picture identification (for example, your driver's license or passport	Middle name Patton Last name	Middle name Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
All other names you have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 1216	
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Stephanie First Name	Patton Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	10340 S Peoria St Number Street	Number Street
	Chicago Illinois 60643 City State Zip Code	City State Zip Code
	Cook State Zip Code	
	County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Stephanie		Patton	Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Cas	3 e		
7. The chapter of the Bankruptcy Code you are choosing to file under		escription of each, see <i>Notice Rec</i>). Also, go to the top of page 1 an		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about he cashier's check, or m may pay with a credit I need to pay the fee Individuals to Pay You I request that my fee judge may, but is not the official poverty lir	ow you may pay. Typically, if yononey order If your attorney is to card or check with a pre-print e in installments. If you choose our Filing Fee in Installments (Gere be waived (You may request required to, waive your fee, and that applies to your family son, you must fill out the Applies.	rou are paying the submitting you ted address. See this option, significal Form 103 this option only and may do so on size and you are to	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney an and attach the <i>Application for SA</i>). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	Yes. District District District	When	MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	Wher <u>W</u> her	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to lir			b you want to stay in your residence? St You (Form 101A) and file it with

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Patton Debtor 1 Stephanie __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Stephanie Patton Case number (if known)
First Name Middle Name Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Ab	oout Debtor 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		Yo	ou must check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, and I received a appletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, but I do not have a appletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, opy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I et, and exigent circumstances emporary waiver of the		from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this		requirement, attace efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certification with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
			he 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not require counseling beca	d to receive a briefing about credit ause of:
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

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Patton Debtor 1 Stephanie Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Stephanie Patton Signature of Debtor 1 Signature of Debtor 2 Executed on _ 5/9/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Stephanie First Name	Middle Name	Patton Last Name	Case number (if	known)
For your attorney, if you are represented by one If you are not represented by an attorney, you do not need to file this page.	I, the attorney for the dek eligibility to proceed und relief available under eac debtor(s) the notice requi	otor(s) named in this p ler Chapter 7, 11, 12, h chapter for which th ired by 11 U.S.C. § 34 an inquiry that the in	or 13 of title 11, United the person is eligible. I a d2(b) and, in a case in v formation in the sched Date _	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the which § 707(b)(4)(D) applies, certify that I lules filed with the petition is incorrect. 5/9/2017
	Chris Pryor Printed name Semrad Law Firm Firm name 11101 S. Western Aver			
	Street Chicago City Contact phone	iue	Illinois State Email address	60643 Zip Code cpryor@semradlaw.com
	Bar number		Illinois State	. ,

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Stephanie		Patton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
		·	(State)
Case number (If known)			

П	Check if this is ar	า
	amended filing	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	40.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$1,732.00
1c. Copy line 63, Total of all property on Schedule A/B	\$1,732.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$231,487.67
Your total liabilities	\$231,487.67
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$3,017.00
. Schedule J: Your Expenses (Official Form 106J)	\$2,817.00

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Debtor 1 Stephanie Patton _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,617.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$180,889.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$180,889.00

9g. Total. Add lines 9a through 9f.

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Fill in this	informatio	n to identify your c	ase:						
Debtor 1	Ster	hanie			Patton				
DCDIOI 1		: Name	Middle N	lame	Last Name				
Debtor 2 (Spouse, if fi	ling) =:								
(Spouse, II II	^{IIII9)} First	: Name	Middle N	lame	Last Name				
United Sta	ates Bankru	ptcy Court for the:	Northern		District of Illinois (State)				
Case num (If known)	nber								
Officia	al Form	106A/B							Check if this is an amended filing
		/B: Prope	ertv						12/1
In each ca category v responsib write your	ategory, se where you le for supp name and	parately list and o think it fits best. I lying correct infor I case number (if l	describe items. Li Be as complete a mation. If more s (nown). Answer e	nd ace pace very	asset only once. If an a ccurate as possible. If to is needed, attach a se question. or Other Real Estate	wo married peo parate sheet to	ople are this for	filing together, both a	re equally
1. Do you			quitable interest i	in an	y residence, building, la	ınd, or similar p	oroperty	?	
✓	No. Go to	Part 2							
	Yes. Wher	e is the property?							
1.1				Wh	at is the property? Chec	k all that apply.			claims or exemptions. Put red claims on Schedule D:
1.1	Street add	ress, if available, or	other description	H	Single-family home Duplex or multi-unit build	lina		Creditors Who Have Cla	ims Secured by Property.
				Н	Condominium or cooper	_		Current value of the	Current value of the
				H	Manufactured or mobile			entire property?	portion you own?
				Ħ	Land				
	Number	Street			Investment property			Describe the nature of interest (such as fee s	
	City	State	Zip Code		Timeshare Other			the entireties, or a life	
	O.Ly	State	Zip code	Wh one	o has an interest in the e. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of the debtor	nly	ck	Check if this is co (see instructions)	ommunity property
					ner information you wish perty identification nun	ı to add about t	this iter	n, such as local	
If you	own or hav	ve more than one, l	ist here:						
1.2				Wh	at is the property? Chec Single-family home	ck all that apply.			claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Street add	ress, if available, or	other description	H	Duplex or multi-unit build	lina			ims Secured by Property.
				Н	Condominium or cooper	· ·		Current value of the	Current value of the
				H	Manufactured or mobile			entire property?	portion you own?
				H	Land				
	Number	Street		Ħ	Investment property			Describe the nature of interest (such as fee s	
	City	State	Zip Code		Timeshare Other			the entireties, or a life	
				one	o has an interest in the c. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on		ck	Check if this is co (see instructions)	mmunity property
					At least one of the debto	rs and another			
				O+1	er information you wish	to add about t	thic itor	n auch ac lead	

property identification number:

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Debtor 1	Stephanie		Patton	Case number	(if known)	
	First Name	Middle Name	Last Name			
1.3 <u>Street</u>	eet address, if available, or ot		Inat is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	t	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nui	mber Street / State	Zip Code	Land Investment property Timeshare Other	i	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
		[] [] [] 0	/ho has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and	other	Check if this is co (see instructions)	mmunity property
	I the dollar value of the po ave attached for Part 1. Wr	rtion you own for a	roperty identification number: II of your entries from Part 1, incluere.	ding any entries	for pages	
Do you o v you own t	that someone else drives. If y ans, trucks, tractors, sport ut o	equitable interest you lease a vehicle, a	in any vehicles, whether they are a also report it on Schedule G: Executor ycles	-	•	
3.1		Ford Explorer 2000	Who has an interest in the propone. Debtor 1 only	•	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2000 Ford Explorer	200000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	d another	Current value of the entire property? \$525.00	Current value of the portion you own? \$525.00
3.2	Make Model: Year:		instructions) Who has an interest in the propone. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only		Current value of the entire property?	Current value of the portion you own?

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3.3 M	irst Name	Middle Name				
M			Last Name			
			Who has an interest in the one.	property? Check	Do not deduct secured the amount of any secu	•
1	Model: Year:					nims Secured by Property
Α	Approximate mileage:		Debtor 1 only			, , ,
- 1	pproximate mineager		Debtor 2 only		Current value of the	Current value of the
0	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debtor	s and another		
L			Check if this is commu	nity property (see		
			instructions)			
3.4 M	Make		Who has an interest in the	property? Check		claims or exemptions. P
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	ims Secured by Property
A	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
0	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debtor	s and another		
			Check if this is commu	nity property (see		
			instructions)			
Example No	oles: Boats, trailers, motors o	•	er recreational vehicles, other t, fishing vessels, snowmobiles,	·		
No Yes	oles: Boats, trailers, motors o	•		motorcycle accessor		•
No Yes	oles: Boats, trailers, motors o es Make	•	t, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
✓ No Yes 4.1 M M Yes	oles: Boats, trailers, motors o es Make Model:	•	Who has an interest in the one.	motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
No Yes	oles: Boats, trailers, motors o es Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
No Yes	oles: Boats, trailers, motors o es Make Model: Year:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
No Yes	oles: Boats, trailers, motors o es Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or	motorcycle accessor property? Check nly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
No Yes	oles: Boats, trailers, motors o es Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or	motorcycle accessor property? Check nly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule lims Secured by Propert Current value of the
No Yes	oles: Boats, trailers, motors o es Make Model: Year: Approximate mileage: Other information:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communications.	property? Check hly s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own?
Example No Yes 4.1 M M Yo A O 4.2 M	oles: Boats, trailers, motors o es Make Model: Year: Approximate mileage: Other information:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)	property? Check hly s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fored claims on Schedule
Example No Yes 4.1 M M Yo A A 4.2 M M M	oles: Boats, trailers, motors oes Make Model: Year: Approximate mileage: Other information:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the	property? Check hly s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule
Example No Yes 4.1 M M Yo A 4.2 M M Yo Yo Yo Yo Yo Yo Yo Yo Yo	oles: Boats, trailers, motors oes Make Model: Year: Approximate mileage: Other information:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one.	property? Check hly s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule
Example Vector Vector 4.1 M M Y A 4.2 M M Y A A A	oles: Boats, trailers, motors oes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only	property? Check hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule lims Secured by Property Current value of the portion you own? claims or exemptions. Pred claims on Schedule lims Secured by Property
Example Vector Vector 4.1 M M Y A 4.2 M M Y A A A	oles: Boats, trailers, motors oes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the
Example Vector Vector 4.1 M M Y A 4.2 M M Y A A A	oles: Boats, trailers, motors oes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the

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Patton Debtor 1 Stephanie Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Miscellaneous goods and furniture \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... TV/Cellular Phone \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Miscellaneous clothing \$472.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1122.00 for Part 3. Write that number here

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Debtor 1 Stephanie Patton Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$85.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Stephanie	Middle None	Patton	Case number (if known)	
20.	Negotiable instruments i	Middle Name orate bonds and other negotial nclude personal checks, cashiers	checks, promissory no	otes, and money orders.	
	Non-negotiable instrume No No Yes. Give specific information about them	ents are those you cannot transfe	r to someone by signin	g or delivering them.	
21.	Retirement or pension	accounts			
	Examples: Interests in IF	RA, ERISA, Keogh, 401(k), 403(b)), thrift savings account	s, or other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:	mondation name.		
	separately.	Pension plan:			
		IRA:			
		Retirement account:	-		
		Keogh:	-		
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			
		Heating oil:	-		
		Security deposit on rental unit:	-		
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:	-		
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No Yes	Issuer name and description:			

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Debt	or 1 Stephanie First Name	Middle Nam	Patton ne Last Name	Case number (if known)	
24.			nt in a qualified ABLE program, or und	der a qualified state tuition program	
24.), 529A(b), and 529(b)(ser a quanneu state tutton program.	
	✓ No				
	Yes	on name and descriptio	n. Separately file the records of any intere	ests.11 U.S.C. § 521(c):	
25.			perty (other than anything listed in lin	ie 1), and rights or powers	
	exercisable for your b	penefit			
	No No December				
	Yes. Describe				
26.			crets, and other intellectual property proceeds from royalties and licensing agre	reements	
	No No		3.9		
	Yes. Describe				
27.	Licenses franchises	and other general int	tangihles		
21.		-	s, cooperative association holdings, liquor	r licenses, professional licenses	
	✓ No				
	Yes. Describe				
Mor	nev or property owe	d to vou?			Current value of the
Mor	ney or property owe	d to you?			Current value of the portion you own?
Mor	ney or property owe	d to you?			portion you own? Do not deduct secured
	ney or property owe				portion you own?
					portion you own? Do not deduct secured
	Tax refunds owed to y ✓ No ✓ Yes. Give specific ir	rou		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to y ✓ No — Yes. Give specific ir about them, i	nformation ncluding whether		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to y ✓ No — Yes. Give specific ir about them, i	nformation ncluding whether led the returns		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, i you already fil and the tax ye	nformation ncluding whether led the returns			portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fill and the tax yes	nformation ncluding whether led the returns ears	usal support, child support, maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fill and the tax yes	nformation ncluding whether led the returns ears	usal support, child support, maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fill and the tax yes Family support Examples: Past due or let	nformation ncluding whether led the returns ears	usal support, child support, maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fill and the tax yes Family support Examples: Past due or le	nformation ncluding whether led the returns ears	usal support, child support, maintenance	State: Local: e, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fill and the tax yes Family support Examples: Past due or le	nformation ncluding whether led the returns ears	usal support, child support, maintenance	State: Local: e, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fill and the tax yes Family support Examples: Past due or le	nformation ncluding whether led the returns ears	usal support, child support, maintenance	State: Local: e, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fill and the tax yes Family support Examples: Past due or le	nformation ncluding whether led the returns ears	usal support, child support, maintenance	State: Local: e, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
29.	Tax refunds owed to y ✓ No Yes. Give specific ir about them, ir you already fill and the tax yes Family support Examples: Past due or le ✓ No Yes. Give specific ir	nformation ncluding whether led the returns lears	usal support, child support, maintenance	State: Local: e, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to y ✓ No Yes. Give specific ir about them, i you already fill and the tax ye Family support Examples: Past due or le ✓ No Yes. Give specific ir Other amounts some c Examples: Unpaid wage	information including whether led the returns lears	payments, disability benefits, sick pay, vac	State: Local: e, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to y ✓ No Yes. Give specific ir about them, i you already fill and the tax ye Family support Examples: Past due or le ✓ No Yes. Give specific ir Other amounts some c Examples: Unpaid wage	information including whether led the returns lears		State: Local: e, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to y ✓ No Yes. Give specific ir about them, i you already fill and the tax ye Family support Examples: Past due or le ✓ No Yes. Give specific ir Other amounts some c Examples: Unpaid wage	information including whether led the returns lears	payments, disability benefits, sick pay, vac	State: Local: e, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to y ✓ No Yes. Give specific ir about them, ir you already fill and the tax yes Family support Examples: Past due or le ✓ No Yes. Give specific ir Other amounts some context of the specific ir Examples: Unpaid wage Social Securi	information including whether led the returns lears	payments, disability benefits, sick pay, vac	State: Local: e, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Stephanie		Patton	Case number (if known)	
	First Name	Middle Name	Last Name		<u> </u>
31.	Interests in insurance po Examples: Health, disability		alth savings account (HSA); credit, h	nomeowner's, or renter's insurance	
	No Yes. Name the insurar of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property of the following property because someone of the following property because the follow	f a living trust, expect		y, or are currently entitled to receive	
33.			you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
34.	Other contingent and un to set off claims No Yes. Describe	liquidated claims of	every nature, including counter	claims of the debtor and rights	
35.	Any financial assets you No Yes. Describe	did not already list			
36.		-	m Part 4, including any entries fo		\$85.00
Part	5: Describe Any Busi	ness-Related Pro	pperty You Own or Have an I	nterest In. List any real estate in Part	:1.
37.	Do you own or have any	egal or equitable in	terest in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.			p C	current value of the cortion you own? On not deduct secured claims or exemptions
38.	Accounts receivable or o	ommissions you alr	eady earned		
	No Yes. Describe				
39.			e, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elect	ronic devices
	✓ No Yes. Describe				
	-				

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Debt	tor 1 Stephanie	Patton	Case number (if known)	
	First Name Middle Nam	e Last Name		
40.	Machinery, fixtures, equipment, supplies yo	u use in business, and tools of your	trade	
	 No			
	Yes. Describe			
41	Inventory			
41.	inventory			
	✓ No			
	Yes. Describe			
42.	Interests in partnerships or joint ventures			
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			_
43. (Customer lists, mailing lists, or other compile	ations		
	✓ No			
	Yes. Do your lists include personally identif	fiable information (as defined in 11 U.S.	C 8 101(41A))?	
	List 20 year lists institute personally rushtin		10.3.10.1(,4).	
	No			
	Yes. Describe			
44.	Any business-related property you did not a	Iready list		
	- N			
	✓ No			
	Yes. Give specific			
	information	-		
		-		
45. A	dd the dollar value of all of your entries from	Part 5, including any entries for pa	ges you have attached	
for Pa	art 5. Write that number here			
<u></u>	D 1 4 5 10			
Part	Describe Any Farm- and Commerce If you own or have an interest in farmland, list it		ou Own or Have an Interest In.	
	ii you own or have an interest in farmand, list i	it iii Fait I.		
46.	Do you own or have any legal or equitable i	interest in any farm- or commercial	fishing-related property?	
	No. Go to Part 7.			Current value of the
				portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
47	Farma animala			or exemptions
47.	Farm animals Examples: Livestock, poultry, farm-raised fish			
	Livestock, poultry, lattit-taised listi			
	✓ No			
	Yes. Describe			

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Debt	tor 1 Stephanie First Name		Patton ast Name	Case number (if known)	
48.	Crops-either growing of	or harvested			
	No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	es, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.		rcial fishing-related property you did i	not aiready list		
	✓ No Yes. Describe				
		I of your entries from Part 6, including		u have attached	
•				L	
Part 1	7: Describe All Pro	perty You Own or Have an Intere	est in That You Did Not	List Above	
53.		perty of any kind you did not already l s, country club membership	ist?		
	✓ No	s, country didb momborship			
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	I of your entries from Part 7. Write that	at number here		•
		, , , , , , , , , , , , , , , , , , , ,			
Part	List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2		>	
56. r	oart 2 total vehicles, lin	e 5	\$525.00		
57. P	art 3: Total personal an	d household items, line 15	\$1122.00		
58. P	art 4: Total financial as	sets, line 36	\$85.00		
59. F	Part 5: Total business-re	elated property, line 45			
60. F	Part 6: Total farm- and f	ishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62.1	Fotal personal property.	Add lines 56 through 61	\$1732.00	Copy personal property total	+ \$1732.00
					\$1732.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			<u> </u>

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Fill in this information to identify your case:						
Debtor 1	Stephanie		Patton			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)	,		
Case number (If known)						

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt						
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.					
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: Miscellaneous goods and furniture Line from Schedule A/B: 06	\$350.00	\$350.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
	Brief description: Miscellaneous clothing Line from Schedule A/B: 11	\$472.00	\$472.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?					

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Debtor 1	Stephanie	F	Patton	Case number (if known)	
	First Name Mide	dle Name L	ast Name	<u></u>	
Part 2:	Additional Page				
line	ef description of the property and on Schedule A/B that lists this perty	Current value of the portion you own Copy the value from Schedule A/B		exemption you claim box for each exemption.	Specific laws that allow exemption
Line	f cription: Ford Explorer, 2000, 2000 Ford Explorer e from edule A/B: 03	\$525.00		\$525.00; \$0.00 ir market value, up to any statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Line	f cription: TV/Cellular Phone e from edule A/B: 07	\$300.00		\$300.00 ir market value, up to any statutory limit	735 ILCS 5/12-1001(b)
Line	cription: Cash on hand from edule A/B: 16	\$85.00		\$85.00 ir market value, up to any statutory limit	735 ILCS 5/12-1001(b)

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		_				
Fill in this info	ormation to identify your ca	ase:				
Debtor 1	Stephanie		Patton			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)	r 					
Official	Form 106D					Check if this is an amended filing
Sched	ule D: Credit	ors Who Ha	ve Claims Secui	red by Prop	erty	12/15
more space i			e are filing together, both are ed nber the entries, and attach it to			
1. Do any	creditors have claims s	ecured by your proper	ty?			
✓ No.	. Check this box and subr	mit this form to the court v	with your other schedules. You h	ave nothing else to repo	ort on this form.	
Yes	s. Fill in all of the information	n below.				
Part 1: Lis	t All Secured Claims					
for each		ditor has a particular claim,	red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.		Column B Value of collateral that supports	Column C Unsecured portion If any

this claim

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Fill in this info	rmation to identify your o	case:			
Debtor 1	Stephanie		Patton		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
	. ,		(State)		
Case number (If known)					
	orm 106E/F				Check if this is an amended filing
Sched	ule E/F: Cre	editors Who	Have Unsec	ured Claims	12/15
other party to Form 106A/B) claims that ar	any executory contract and on Schedule G: Exc e listed in Schedule D: (s or unexpired leases tha ecutory Contracts and Un Creditors Who Hold Claim	t could result in a claim. Al expired Leases (Official For s Secured by Property. If me	so list executory contracts m 106G). Do not include an ore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured the Part you need, fill it out, number rite your name and case number (if
Part 1: List	All of Your PRIORIT	Y Unsecured Claims			
1. Do any o	reditors have priority u	nsecured claims against y	you?		
✓ No.	Go to Part 2.				
Yes					
listed, ide	entify what type of claim it	is. If a claim has both prior	ity and nonpriority amounts, li	st that claim here and show b	arately for each claim. For each claim both priority and nonpriority amounts.

Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Stephanie Patton Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Ability Recovery Services \$4,806.00 Last 4 digits of account number Nonpriority Creditor's Name POB 4031 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Pennsylvania 18644 WYOMING City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Collecting For -Is the claim subject to offset? Yes 4.2 **AMERIMARK** \$74.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO BOX 2845 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Wisconsin 53566 **MONROE** City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Collecting For -Is the claim subject to offset? **✓** No Yes ASSET ACCEPTANCE LLC 4.3 \$852.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO BOX 2036 As of the date you file, the claim is: Check all that apply. c/o Christina Elliott Contingent Unliquidated 48090 Warren Michigan City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Collecting For -Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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 Debtor 1 First Name
 Stephanie First Name
 Patton Last Name
 Case number (if known)

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning wi	ith 4.5, followed by 4.6, and so forth.	Total claim
4.4	Calvary SPV I, LLC	- Last 4 digits of account number	\$299.00
	Nonpriority Creditor's Name 500 Summit Lake Drive	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Suite 400	- Contingent	
		Unliquidated	
	Valhalla New York 10595 City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	불	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Collecting For -	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.5	CAPITAL ONE Nonpriority Creditor's Name	- Last 4 digits of account number2024	\$401.00
	P O Box 30253	When was the debt incurred?11/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Salt Lake City Utah 84130 City State Zip Code	- Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify CreditCard	
	✓ No		
	Yes		
4.6	City of Calumet City	- Last 4 digits of account number	\$9,512.50
	Nonpriority Creditor's Name 3348 Ridge Road	When was the debt incurred?	
	Number Street	As of the date year file, the claim in Check all that apply	
		As of the date you file, the claim is: Check all that apply. Contingent	
		Unliquidated	
	LansingIllinois60438CityStateZip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	Collecting For - Parking/camera	
	Is the claim subject to offset?	Other. Specify tickets	
	✓ No		
	Yes		

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Debtor 1 Stephanie Patton Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuati	ion Page	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	City of Chicago - Dep't of Revenue Nonpriority Creditor's Name PO Box 88292	Last 4 digits of account number When was the debt incurred?n/a	\$700.00
	Number Street	As of the date you file, the claim is: Check all that apply. — Contingent	
	Chicago Illinois 60608 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only	Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	 Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Collecting For - 	
4.8	City of Chicago - Dep't of Revenue Nonpriority Creditor's Name PO Box 88292 Number Street	Last 4 digits of account number When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply.	\$842.00
4.9	Chicago Illinois 60608 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes Comcast	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Collecting For -	\$900.00
4.9	Nonpriority Creditor's Name 11621 E. Marginal Way # 5 Number Street Bankruptcy Dept Seattle Washington 98168 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	Last 4 digits of account number When was the debt incurred?	\$900.00

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Patton Debtor 1 Stephanie Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Commonwealth Edison \$6,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Ctr FI 4 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60181 Oakbrook Ter Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ____ Collecting For -Is the claim subject to offset? **✓** No Yes CREDIT ACCEPTANCE \$0.00 4.11 Last 4 digits of account number _ Nonpriority Creditor's Name n/a PO BOX 513 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Southfield Michigan 48037 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Collecting For -Is the claim subject to offset? **✓** No Yes CREDIT ONE BANK NA 4.12 \$385.00 Last 4 digits of account number Nonpriority Creditor's Name 9/2016 When was the debt incurred? PO BOX 98875 Number Street As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS Nevada 89193 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset?

✓ No Yes

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Patton Debtor 1 Stephanie Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 DEPT OF EDUCATION/NELN \$73,954.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/2008 121 S 13TH ST Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.14 DEPT OF EDUCATION/NELN \$30,821.00 Last 4 digits of account number 1424 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 4/2007 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN 4.15 \$19,656.00 Last 4 digits of account number Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 4/2007 Number As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

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Patton Debtor 1 Stephanie Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 DEPT OF EDUCATION/NELN \$17,027.00 Last 4 digits of account number 7519 Nonpriority Creditor's Name When was the debt incurred? 6/2013 121 S 13TH ST Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.17 DEPT OF EDUCATION/NELN \$8,294.00 Last 4 digits of account number 1819 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN 4.18 \$6,731.00 Last 4 digits of account number Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 8/2014 Number As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

Yes

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Patton Debtor 1 Stephanie Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 DEPT OF EDUCATION/NELN \$6,549.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/2012 121 S 13TH ST Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.20 DEPT OF EDUCATION/NELN \$6,384.00 Last 4 digits of account number 6619 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 10/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN 4.21 \$5,975.00 Last 4 digits of account number Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 3/2015 Number As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

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Patton Debtor 1 Stephanie Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 DEPT OF EDUCATION/NELN \$5,498.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/2012 121 S 13TH ST Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.23 **FST PREMIER** \$909.00 Last 4 digits of account number 9665 Nonpriority Creditor's Name 900 W DÉLAWARE When was the debt incurred? 5/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent SIOUX FALLS South Dakota 57104 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.24 Illinois Department of Human Services \$0.00 Last 4 digits of account number Nonpriority Creditor's Name c/o: Camille: 100 S GRAND AV EAST When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Springfield Illinois 62705 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Notice Only

✓ No Yes

Is the claim subject to offset?

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Patton Debtor 1 Stephanie Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 MERRICK BANK \$962.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9201 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated OLD BETHPAGE 11804 New York City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Collecting For -Is the claim subject to offset? **✓** No Yes 4.26 Monroe and Main \$242.00 Last 4 digits of account number _ Nonpriority Creditor's Name n/a 112 7th Avenue When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Monroe Wisconsin 53566 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Collecting For -Is the claim subject to offset? **✓** No Yes 4.27 Nicor Gas \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 0632 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60507 Aurora Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Notice Only Is the claim subject to offset? **✓** No

Yes

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Patton Debtor 1 Stephanie Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 Peoples Gas \$5,000.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ____ Collecting For -Is the claim subject to offset? **✓** No Yes 4.29 PORTFOLIO RECOVERY ASS \$477.00 8844 Last 4 digits of account number ___ Nonpriority Creditor's Name 8/2013 120 CORPORATE BLVD STE 1 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent NORFOLK 23502 Virginia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes Quantum 3 Group LLC 4.30 \$936.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 788 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Washington 98083 Kirkland Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Collecting For -Is the claim subject to offset? **✓** No

Yes

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Patton Debtor 1 Stephanie Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.31 Sprint \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 219554 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 64121 Kansas City Missouri City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ____ Collecting For -Is the claim subject to offset? **✓** No Yes 4.32 \$201.17 Stoneberry Last 4 digits of account number _ Nonpriority Creditor's Name PO Box 740933 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Dallas Texas 75374 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Collecting For -Is the claim subject to offset? **✓** No Yes Supplemental Nutrition Assistance Program (SNAP) 4.33 \$15,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3101 Park Center Drive n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 22302 Alexandria Virginia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Collecting For -Is the claim subject to offset?

✓ No Yes

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Debtor 1 Stephanie Patton Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.34 T-Mobile \$1,100.00 Last 4 digits of account number Nonpriority Creditor's Name 12920 SE 38TH STRE When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated BELLEVUE 98006 Washington City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Collecting For -Is the claim subject to offset? **✓** No Yes **VERIZON WIRELESS** 4.35 \$500.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? PO BOX 4002 n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Acworth Georgia 30101 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Collecting For -Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Stephanie Patton Case number (if known)

First Na	me Middle Name Last Name		
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim		
6. Total the a	nmounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	statistical reporting purposes only. 28 U.S.C. §159.
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$180,889.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$50,598.67
	6j. Total. Add lines 6f through 6i.	6j.	\$231,487.67

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Stephanie	Patton	
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
Case number			(State)

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		D(cument rage	30 01 01
Fill in this inf	ormation to identify your	case:		
Debtor 1	Stephanie		Patton	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the	e: Northern	District of Illinois	
Case numbe	r		(State)	
(Check if this is an
O ((; ;				amended filing
Officia	I Form 106H	<u>.</u>		
Schedu	ile H: Your Co	debtors		12/15
1. Do you V No	wer every question. have any codebtors? (If)	you are filing a joint case, do	not list either spouse as a	codebtor.) (Community property states and territories include Arizona, California,
Idaho, L	ouisiana, Nevada, New M	exico, Puerto Rico, Texas, W		
	o. Go to line 3. As Did vour spouse form	ner spouse, or legal equiva	alent live with you at the ti	me?
	No	nor opodoo, or logar oquive	aorie avo valar you de a lo a	
	Yes. In which commu	nity state or territory did yo	u live?	Fill in the name and current address of that person.
	Name of your spouse	, former spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Cod	<u> </u>
	•	-	•	your spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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					<u> </u>		
Fill in this info	ormation to identify	your case:					
Debtor 1	Stephanie		Patton				
	First Name	Middle Name	Last N	ame		Chec	k if this is:
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last N	ame		ПА	n amended filing
	Bankruptcy Court for	Northern	District of Illi	nois			supplement showing post-petition chapter 13 xpenses as of the following date:
Case number			(5	State)			
(If known)						M	IM / DD / YYYY
Official F	orm 106I						
Schedul	e I: Your In	come					12/15
spouse. If mo number (if kno		, attach a separate she y question.					ot include information about your onal pages, write your name and case
1. Fill in your			Debtor 1				Debtor 2
information		Employment status	✓ Emplo	ved			Employed
	more than one job, parate page with		Not En	-	ed		Not Employed
information employers.	about additional	Occupation	Self-emplo	ymer	nt		_
Include par	t time, seasonal, or	Employer's name	<u></u>				
self-employ		Employer's address					
	may include student ker, if it applies.	Limployer's address	Number Str	reet			Number Street
			City		State Zip (Code	City State Zip Code
		How long employed there?					
Part 2: Give	e Details About M	Ionthly Income					
	nthly income as of t syou are separated.	he date you file this forn	n. If you have	nothi	ng to report for an	y line, wr	rite \$0 in the space. Include your non-filing
If you or your			combine the	inforr	mation for all emplo	yers for	that person on the lines below. If you need
• •	·				For Debtor 1		For Debtor 2 or non-filing spouse
		rry, and commissions (before calculate what the monthly		2.		0.00	
3. Estimate	and list monthly over	time pay.		3.	+ \$	0.00	
4. Calculate	e gross income. Add lii	ne 2 + line 3.		4.		\$0.00	
							

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Debto	· · · · · · · · · · · · · · · · · · ·	Patton	Case number	r <i>(if</i>	
	First Name Middle Name	Last Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Сор	y line 4 here	→ 4.	\$0.00		
5. List	all payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		
5c.	Voluntary contributions for retirement plans	5c.	\$0.00		
5d.	Required repayments of retirement fund loans	5d.	\$0.00		
5e.	Insurance	5e.	\$0.00		
5f.	Domestic support obligations	5f.	\$0.00		
5g.	Union dues	5g.	\$0.00		
5h.	Other deductions. Specify:	5h. +	\$0.00 +		
6. Add +5h.	the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5$	f + 5g 6.	\$0.00		
7. Cald	culate total monthly take-home pay. Subtract line 6 from line	94. 7.	\$0.00		
	all other income regularly received:				
	Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing				
	gross receipts, ordinary and necessary business expenses, and the total monthly net income.	l 8a.	\$760.00		
8b.	Interest and dividends	8b.	\$0.00		
	Family support payments that you, a non-filing spouse, or dependent regularly receive				
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		
	Unemployment compensation	8d.	\$0.00		
	Social Security	8e.	\$0.00		
	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	3			
	Food Assistance Programs Income	8f.	\$845.00		
8g.	Pension or retirement income	8g.	\$0.00		
8h.	Other monthly income. Specify: See attached	8h. +	\$1,412.00 +	·	
9. Add	all other income Add lines $8a + 8b + 8c + 8d + 8e + 8f + 8g$	+ 8h. 9.	\$3,017.00		
	culate monthly income. Add line 7 + line 9. If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	10. pouse	\$3,017.00 +	=	\$3,017.00
Incl frier	ate all other regular contributions to the expenses that you ude contributions from an unmarried partner, members of your nds or relatives.	household, your o	dependents, your roomn		
	not include any amounts already included in lines 2-10 or amo	unts that are not a	valiable to pay expenses		
Spe	cify:				+ \$0.00
	d the amount in the last column of line 10 to the amount is that amount on the Summary of Schedules and Statistical Su				\$3,017.00
					Combined monthly income
13. Do	you expect an increase or decrease within the year after	you file this form	?		
⊢ ⊻	No.				
	Yes. Explain:				
					l

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Debtor 1Stephanie First Name	Middle Name	Patt Last	on Name		_ Case number (if known)		
Part 2: Give Details Abo	out Monthly Income						
Official Form 106I. Ac	lditional page.						
					For Debtor 1	For Debtor 2 or non-filing spouse	
8h.Other monthly income. Spe	cify:						ı
1. Tax Refund					\$400.00		
2. Workers Compensation Inco	ome				\$1,012.00		
8a.Net income from rental pro	perty and from operating a	business, p	orofession, o	r farm			
8a.1 Self employed babysitte	r	Debtor 1	Debtor 2				
Gross receipts (before all ded	uctions)	\$950.00					
Ordinary and necessary opera	ating expenses	-\$190.00					
Net monthly income from a b	usiness, profession, or farm	\$760.00		Сору	\$760.00		

Official Form 106l Schedule I: Your Income page 3

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		Doca	ment 1 age 42 01 01		
Fill in this infor	mation to identif	y your case:			
Debtor 1	Stephanie First Name	Middle Name	Patton Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Ness	Look Name	An amended filir	ng
	First Name	Middle Name	Last Name	브	nowing post-petition chapter 13
United States E	Bankruptcy Court	for the: Northern E	District of Illinois (State)		the following date:
Case number (If known)				MM / DD / YYYY	,
Official	Form 10	<u>6J</u>			
Schedul	e J: Your	Expenses			12/15
information. If (if known). Ans					
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live	e in a separate household?			
	No				
	Yes. Debtor 2	must file Official Forms 106J-2, Expen	ses for Separate Household of Debto	or 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	31 years	No. ✓ Yes.
			Child	30 years	Yes. No.
			<u></u>		Yes.
			Child	28 years	No.
					Yes.
			Child	22 years	No. ✓ Yes.
			Child	11 years	No.
					✓ Yes.
expenses of	enses include f people other	✓ No			
than yourself and dependents	-	Yes			
Part 2: Estil	mate Your On	going Monthly Expenses			
	of a date after th	your bankruptcy filing date unless y le bankruptcy is filed. If this is a sup		-	
		h non-cash government assistance i luded it on Schedule I: Your Income			Your expenses
	or home owner	rship expenses for your residence. In ot. 4.	clude first mortgage payments and		\$230.00
If not incl	uded in line 4:				
4a. Real es					4a \$0.00
·	-	, or renter's insurance			4b. \$0.00
4c. Home	maintenance, rep	air, and upkeep expenses			4c. \$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

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Debtor 1 Stephanie Patton Case number (if known)
First Name Middle Name Last Name

First Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage payme	ents for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural g	as	6a.	\$360.00
6b. Water, sewer, garbage co	ollection	6b.	\$78.00
6c. Telephone, cell phone, Ir	nternet, satellite, and cable services	6c.	\$149.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	pplies	7.	\$1,100.00
8. Childcare and children's ed	ducation costs	8.	\$0.00
9. Clothing, laundry, and dry o	cleaning	9.	\$250.00
10. Personal care products ar	nd services	10.	\$210.00
11. Medical and dental expen	ses	11.	\$90.00
12. Transportation. Include ga Do not include car payment	s, maintenance, bus or train fare.	12.	\$350.00
13. Entertainment, clubs, rec	reation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	and religious donations	14.	\$0.00
15. Insurance. Do not include insurance dec	ducted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$0.00
15d. Other insurance. Specif	у:	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paym	ents:	10	
17a. Car payments for Vehicl	le 1	17a	\$0.00
17b. Car payments for Vehic	le 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	, maintenance, and support that you did not report as deducted from		\$0.00
	ule I, Your Income (Official Form 106I).	18.	
	to support others who do not live with you.		
Specify:	nee wet included in lines 4 ou 5 of this forms or on Cohedule I. Vous Income	19.	\$0.00
20a. Mortgages on other pro	ses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.	·F = - · · ·	20a 20b	\$0.00
20c. Property, homeowner's	or renter's insurance		
20d. Maintenance, repair, an		20c	\$0.00
20e. Homeowner's association		20d	\$0.00
200. Homeowner 3 association	on or condominant duco	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Stephanie		Patton	Case number (if known)		
First Name	Middle Name	Last Name			
21. Other. Specify:				21	\$0.00
22. Calculate your monthly expen	ses.				\$2,817.00
22a. Add lines 4 through 21.					\$0.00
22b. Copy line 22 (monthly expe	,,				\$2,817.00
22c. Add line 22a and 22b. The r	esult is your monthly exp	enses.		22.	
23. Calculate your monthly net inc	ome.				
23a. Copy line 12 (your combine	d monthly income) from	Schedule I.		23a	\$3,017.00
23b. Copy your monthly expense	es from line 22 above.			23b	\$2,817.00
23c. Subtract your monthly expe		ncome.			\$200.00
The result is your monthly r	net income.			23c	
For example, do you expect to f mortgage payment to increase comparison. No Yes Explain here:					

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Stephanie		Patton	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and	
×	/s/ Stephanie Patton	×	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 5/9/2017	Date	
	MM/DD/YYYY	MM/DD/YYYY	

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	rmation to identify your	ouoo.				
Debtor 1	Stephanie		Patton			
	First Name	Middle Name	e Last Nam	e		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	e Last Nam	<u>e</u>		
United States	Bankruptcy Court for the	: Northern	District of Illino	is		
Case number			(Stat	e)		
[If known)						Chook if this is
Official	Form 107					Check if this is amended filing
Stateme	ent of Financi	al Affairs for	Individuals	Filing for Bankr	uptcy	12
nformation.		led, attach a separate		together, both are equally . On the top of any additi		
Part 1: Give	e Details About You	r Marital Status and	d Where You Lived	Before		
1. What is	s your current marital s	tatus?				
☐ Ma	arried					
	arried t married					
✓ No		ou lived anywhere oth	ner than where you liv	ve now?		
2. During No Presented to the second	t married the last 3 years, have y	you lived in the last 3 ye	ears. Do not include v			Dates Debtor 2 lived
2. During No Presented to the second	t married the last 3 years, have y s. List all of the places y	you lived in the last 3 ye	ears. Do not include v	where you live now. Debtor 2:		there
No During No Yes	t married the last 3 years, have y s. List all of the places y	you lived in the last 3 ye	ears. Do not include v	where you live now.		
During No Pe	t married the last 3 years, have y s. List all of the places y	you lived in the last 3 ye Dath	ears. Do not include v	where you live now. Debtor 2:		there
During No Pe	t married the last 3 years, have y s. List all of the places y btor 1:	you lived in the last 3 ye Dath	ears. Do not include vates Debtor 1 lived nere	where you live now. Debtor 2: Same as Debtor 1		there Same as Debtor 1
No 2. During No Ye:	the last 3 years, have y s. List all of the places y btor 1:	you lived in the last 3 years the last 3	ears. Do not include vates Debtor 1 lived nere	where you live now. Debtor 2: Same as Debtor 1 Number Street		there Same as Debtor 1 From
Z. During No Yes	the last 3 years, have y s. List all of the places y btor 1:	you lived in the last 3 years the last 3	ears. Do not include vates Debtor 1 lived nere	where you live now. Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To
No During No Yes	the last 3 years, have y s. List all of the places y btor 1:	you lived in the last 3 years the last 3	ears. Do not include vates Debtor 1 lived nere	where you live now. Debtor 2: Same as Debtor 1 Number Street	Zip Code	there Same as Debtor 1 From
De No	the last 3 years, have y s. List all of the places y btor 1:	you lived in the last 3 years the last 3	ears. Do not include vates Debtor 1 lived nere	where you live now. Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To
De No	the last 3 years, have y s. List all of the places y btor 1: mber Street	you lived in the last 3 years the last 3	ears. Do not include v	Mhere you live now. Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
2. During No Yes	the last 3 years, have y s. List all of the places y btor 1: mber Street y State	you lived in the last 3 years the last 3	ears. Do not include v	Mhere you live now. Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From From To

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Patton Debtor 1 Stephanie Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$5000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$17000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$15064.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions exclusions) and exclusions) Est. YTD WC & LINK \$8,445.00 From January 1 of current year until the date you filed for bankruptcy: Est. 2016 WC & LINK \$18,528.00 For last calendar year: (January 1 to December 31, 2016 Est. 2015 WC & LINK \$18,528.00 For the calendar year before that: (January 1 to December 31, 2015

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Patton Debtor 1 Stephanie __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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or 1	Stephanie			Pa	itton	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi orp ige	ders include your porations of whic	relatives; a h you are a for a busir	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	yments to	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne at benefited an ins	·	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name				<u> </u>		
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Stephanie Patton Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	tor 1 Stephanie	Patton	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you		ank or financial institution, set off any amo	unts from your
	✓ No ✓ Yes. Fill in the details.			
		Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account r	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was ar		possession of an assignee for the benefit of	creditors, a court-
	appointed receiver, a custodian, or another official?			
	✓ No Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	ou give any gifts with a to	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
				
	Number Street			
	City State Zip Code Person's relationship to you			
	. S. Son & rolationomp to you			

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ebtor 1	Stephanie		Patton Case n	number (if known)		
	First Name Mic	idle Name	Last Name	. ,		
Wi	thin 2 years before you filed for ba	nkruptcy, did y	ou give any gifts or contributions with a	total value of	nore than \$600	to any charity?
	l No					
⊻						
	Yes. Fill in the details for each gift	t or contributio	n.			
	Gifts or contributions to charitie	es	Describe what you contributed		Date you	Value
	that total more than \$600		-		contributed	
	Charity's Name					-
	Chanty's Name					
	-	-				
	Noveles Object					
	Number Street					
	City State	Zip Code				
	City State	Zip Code				
6.	List Certain Losses					
✓	No Yes. Fill in the details. Describe the property you lost a how the loss occurred	nd	Describe any insurance coverage for Include the amount that insurance has p	oaid. List	Date of your loss	Value of property lost
			pending insurance claims on line 33 of 8 A/B: Property.	Schedule		
	Here a fle a die a				04/2017	\$2000.00
	Home flooding		N/A		04/2017	\$2000.00
	List Certain Payments or Tra					
	No No		credit counseling agencies for services requi	·		
	Yes. Fill in the details.					
•			Description and value of any property		Date payment	Amount of
			Description and value of any property transferred	•	or transfer	payment
			transierrea		was made	payment
	Semrad Law Firm		Attamanda Faa 500 00		5/8/2017	\$500.00
	Person Who Was Paid		Attorney's Fee - 500.00		3/6/2017	φ300.00
	11101 S. Western Avenue					
	Number Street					
	rambol chool					
	-					
	Chicago Illinois	60643				
	City State	Zip Code				
	Oily Oldio	Zip Couc				
		Zip Oodc				
	Email or website address					
	Email or website address	<u> </u>				
		<u> </u>				
	Email or website address	<u> </u>				
	Email or website address	<u> </u>				
	Email or website address Person Who Made the Payment, if Person Who Was Paid	<u> </u>				
	Email or website address Person Who Made the Payment, if	<u> </u>				
	Email or website address Person Who Made the Payment, if Person Who Was Paid	<u> </u>				
	Email or website address Person Who Made the Payment, if Person Who Was Paid	<u> </u>				
	Email or website address Person Who Made the Payment, if Person Who Was Paid Number Street	<u> </u>				
	Email or website address Person Who Made the Payment, if Person Who Was Paid Number Street City State	Not You				
	Email or website address Person Who Made the Payment, if Person Who Was Paid Number Street	Not You				
	Email or website address Person Who Made the Payment, if Person Who Was Paid Number Street City State	Not You				

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Debtor	1 Stephanie		Patton C	ase number (if known)		
	First Name	Middle Name	Last Name	_		
he	elp you deal with your control on not include any paymen	editors or to make payn		nalf pay or transfer any	r property to anyon	e who promised to
L						
			Description and value of any pro transferred	pa tr	ate Am ayment or ansfer was ade	ount of payment
	Person Who Was Paid		-	_		
	Number Street		-			
			- -			
	City Sta	te Zip Code				
	No Yes. Fill in the details.		Description and value of any property transferred	Describe any propayments received in exchange	operty or ved or debts paid	Date transfer was made
	Person Who Received	Transfer	-	gc		
	Number Street		-			
	City Sta Person's relationship to	•	-			
	Person Who Received	Transfer	-			
	Number Street		-			
	City Sta Person's relationship to	•	-			
be (T	eneficiary? These are often called asset	• •	d you transfer any property to a self-s	settled trust or similar	device of which yo	ou are a
	Yes. Fill in the details.		Description and value of the pro	operty transferred		Date transfer was
	Name of trust					made
	name of trust					

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Debtor 1 Stephanie Patton Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred Checking XXXX-Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Patton Debtor 1 Stephanie Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt	tor 1	Stephanie			Р	atton	Cas	e number <i>(ii</i>	f known)		
		First Name		Middle Name	L	ast Name			<u>-</u>		
26.	Hav	e you been a part	y in any judio	cial or administi	rative proce	eeding under	any environmer	ntal law? In	ıclude settlei	ments and ord	lers.
		Yes. Fill in the def	tails.								
	Ч				Court or a	gency		Nature (of the case		Status of the
		Case title									case
					Court Name						Pending
		Case number			NumberStre	eet					On appeal
		Case Humber									Concluded
		•			City	State	Zip Code				
Part	11:	Give Details Al	oout Your E	Business or Co	onnection	s to Any Bu	siness				
27.	Witl	nin 4 years before	you filed for	bankruptcy, did	d you own a	business or	have any of the	following c	onnections t	o any busines	s?
		□ A colo propri	iotor or colf o	malayad in a tr	ada profos	cion or otho	r activity cithor f	ull time or r	art tima		
				oility company (L	-		r activity, either f	ull-ullie or p	Jai t-ui i le		
		_			LC) OF IIITIII	ed liability pa	arthership (LLP)				
		A partner in	-		,						
		_		naging executiv							
		An owner of	at least 5% c	of the voting or e	equity secur	rities of a cor	poration				
	V	No. None of the a	above applie	s. Go to Part 12	_						
	\vdash	Yes. Check all that				ow for each h	nusiness				
	ш	100. Officer all th	at apply abo	vo and illi in the					Faralassa I		aahaa Da aat
					Desc	ribe the hati	ure of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
					_						
		Number Street							Dates busi	ness existed	
		O:+ ·	01-1-	7:- CI-	— Nam	e of account	ant or bookkeep	er		_	
		City	State	Zip Code					From	10	
					Desc	ribe the nati	ure of the busine	ess			number Do not
										ciai Security i	number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		Number Street			Nam	e of account	ant or bookkeep	er	Dates Dasi	ness existed	
		City	State	Zip Code	_				From	To	
					Desc	ribe the nati	ure of the busine	ess			number Do not number or ITIN.
										ciai Security I	number of ITIN.
		Business Name			_				EIN:		
		Neurale au Oliveri			_				Dotos h	noon ovieted	
		Number Street			Nam	e of account	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code		o or addount	ant of bookkoop		From	To	
		,		_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					1 10111	10	

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Debt	tor 1	Stephanie			Patton	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before ditors, or other par No Yes. Fill in the det	rties.	bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
	_				Date issued	
					Dato locada	
		Name			MM/DD/YYYY	
		-			_	
		Number Street				
		City	State	Zip Code	_	
		- City	State	Zip Code		
Part	12:	Sign Below				
t	rue a	and correct. I unde kruptcy case can	erstand that result in find	making a false sta es up to \$250,000,	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/	Stephanie Paure of Debtor			Signature of Debtor 2
		Sigriati	are or Debtor	ı		Date
		Date	5/9/2017			Date
Г	Did v	ou attach addition	al pages to	Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
	_ `		a. pages to			
<u> </u>	≌.	lo				
L	Y	'es				
	Did yo	ou pay or agree to	pay someor	e who is not an att	orney to help you fill out b	ankruptcy forms?
[.	√ N	lo				
ן נ	<u> </u>	es. Name of persor	1			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Stephanie Patton	Northern Blot	Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF CO	OMPENSATIO	ON OF ATTORNEY	FOR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. compensation paid to me within one year endered or to be rendered on behalf of t	ar before the filing of th	e petition in bankruptcy, or agree	ed to be paid to me, for services
	For legal services, I have agreed to accep	ot		\$4,000.00
	Prior to the filing of this statement I have	e received		\$500.00
	Balance Due			\$3,500.00
2	. The source of the compensation paid to	me was:		
	Debtor	Other (specif	y)	
3	. The source of the compensation paid to	me is:		
	Debtor	Other (specif	y)	
4	. I have not agreed to share the above members and associates of my law f	-disclosed compensati firm.	ion with any other person unless	they are
	I have agreed to share the above-dismembers or associates of my law fire the people sharing in the compensations.	m. A copy of the agreer		
5	. In return for the above-disclosed fee, I ha a. Analysis of the debtor's financial bankruptcy;			
	b. Preparation and filing of any peti	tion, schedules, statem	nents of affairs and plan which m	ay be required;
	c. Representation of the debtor at the	he meeting of creditors	and confirmation hearing, and a	ny adjourned hearings thereof;
	d. Representation of the debtor in a	adversary proceedings a	and other contested bankruptcy r	matters;
6	. By agreement with the debtor(s), the abo	ove-disclosed fee does	not include the following service	s:
		CERTIFI	CATION	
	I certify that the foregoing is a complete st tor(s) in this bankruptcy proceedings.	tatement of any agreem	ent or arrangement for payment	to me for representation of the
	5/9/2017		/s/ Chris Pryor	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 5/9/2017	
Signed:	
/s/ Stephanie Patton	
	/s/ Chris Pryor
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	<u> </u>	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury - either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Patton, Stephanie Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	TRIX
Tł knowledge	ne above named Debtors hereby verify e.	that the attached list of creditors is tr	rue and correct to the best of their
Date:	5/9/2017	/s/ Patton, Stepher Patton, Stephen Signature of Del	ie

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DEPT OF EDUCATION/NELN 121 S 13TH ST LINCOLN, NE, 68508

FST PREMIER 900 W DELAWARE SIOUX FALLS, SD, 57104

PORTFOLIO RECOVERY ASS 140 Corporate Blvd Norfolk, VA, 23502

CAPITAL ONE P O Box 30253 Salt Lake City, UT, 84130

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

Comcast p.o. box 196 Newark, NJ, 07101

Commonwealth Edison 3 Lincoln Ctr Attn: Bankruptcy Department Oakbrook Ter, IL, 60181

Peoples Gas 200 E. Randolph Chicago, IL, 60601

Nicor Gas PO Box 0632 Aurora, IL, 60507

Ability Recovery Services POB 4031 WYOMING, PA, 18644

AMERIMARK PO BOX 2845 MONROE, WI, 53566

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CREDIT ACCEPTANCE 25505 West 12 Mile Road Ste. 3000 Southfield, MI, 48034

Supplemental Nutrition Assistance Program (SNAP) 3101 Park Center Drive Alexandria, VA, 22302

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

Sprint P O Box 629023 El Dorado Hills, CA, 95762

VERIZON WIRELESS P.O. Box 660108 Dallas, TX, 75266

T-Mobile P O box 742596 Cincinnati, OH, 45274

City of Calumet City 3348 Ridge Road Lansing, IL, 60438

Calvary SPV I, LLC 500 Summit Lake Drive Suite 400 Valhalla, NY, 10595

Quantum 3 Group LLC Po Box 788 Kirkland, WA, 98083

Monroe and Main 112 7th Avenue Monroe, WI, 53566

Stoneberry PO Box 740933 Dallas, TX, 75374

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MERRICK BANK Po Box 5721 Hicksville, NY, 11802

ASSET ACCEPTANCE LLC C/O Robert Bishop PO Box 2036 Warren, MI, 48090

Illinois Department of Human Services PO BOX 19407 Springfield, IL, 62794

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	5/8/2017	
Signed		-
/s/ Step	phanie Patton 3 Patton	
		/s/ Chris Pryor
Debtor((s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Middle Name	Last Name	Case number (if known)		
Part 6: Answer These Questions for Reporting Purposes 16. What kind of debts do you have? 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts.				
Yes. I am filing under Chapte	er 7. Do vou estimate tha	t after any exempt prope o distribute to unsecured	erty is excluded and administrative creditors?	
✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,001-10,0	000	25,001-50,000 50,001-100,000 More than 100,000	
	\$10,000,00 \$50,000,00	01-\$50 million 01-\$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,00 \$50,000,00	1-\$50 million 1-\$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** //s/ Stephanie Patton Signature of Debtor 1 Executed on 5/9/2017 Executed on				
	"incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primari money for a business of No. Go to line 16c. Yes. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts your d	16a. Are your debts primarily consumer debts? of "incurred by an individual primarily for a persor incurred by Section 17. 16b. Are your debts primarily business debts? But money for a business or investment or through incurred	16a. Are your debts primarily consumer debts? Consumer debts are designating of the incidence of the incid	

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Fill in this info	rmation to identify your o	case:			
Debtor 1	Stephanie First Name	Middle Mana	Patton		
Debtor 2 (Spouse, if filing)		Middle Name	Last Name		
	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(Grate)		
Official	Form 106De	ec ·	•		Check if this is a amended filing
Declarat	ion About an	Individual Deb	tor's Schedules	S	12/1
U.S.C. §§ 152,	1341, 1519, and 3571.	ion with a bankruptcy ca	se can result in fines up to	\$250,000, or imprisonment for up to 20	years, or both. 18
Did you p	ay or agree to pay some	one who is NOT an attor	ney to help you fill out banl	kruptcy forms?	THE COURT OF THE C
✓ No					
Yes.	Name of person		Attach Bankruptcy I Signature (Official F	Petition Preparer's Notice, Declaration, and form 119).	
Under per that they /s/ Steph Signature co	are true and correct.	e that I have read the sun	nmary and schedules filed	with this declaration and	
Date 5/9/ 2	2017		Date		
	/DD/YYYY			M/DD/YYYY	

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Debtor 1	Stephanie		Patton	Case number (if known)
22 Padamanan va va va	First Name	Middle Name	Last Name	
28. Wi	thin 2 years before you editors, or other partie	ı filed for bankruptcy, did y s.	ou give a financial stat	ement to anyone about your business? Include all financial institutions
₹	No Yes. Fill in the details	below.		
	•		Date issued	
	Name		MM/DD/YYYY	
	Number Street		_ ·	
	City S	State Zip Code	_	
Part 12:	Sign Below			
a bar	nkruptcy case can resu	ult in fines up to \$250,000,	or imprisonment for up	operty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of	of Debtor 1		Signature of Debtor 2
	Date 5/9/2	2017		Date
Did y	ou attach additional p	ages to Your Statement of	Financial Affairs for Inc	lividuals Filing for Bankruptcy (Official Form 107)?
lectors.	vo Ves			
Did y	ou pay or agree to pay	someone who is not an at	torney to help you fill o	ut bankruptcy forms?
☑ ▷	ło			
	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Patton, Stephanie	Case No	
-	Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MATR	IX
Th knowledge	ne above named Debtors hereby verify e.	that the attached list of creditors is true	and correct to the best of their
Date:	5/9/2017	/s/ Patton, Stephanic	. S. Paton
		Patton, Stephanie Signature of Debtor	The state of the s

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Deb	tor 1 Stephanie		Patton	Case number (if known)			
	First Name	Middle Name	Last Name				
16.	Calculate the median family income that applies to you. Follow these steps:						
	16a. Fill in the state in wh	ich you live.	Illinois				
	16b. Fill in the number of	people in your household.	6				
	16c. Fill in the median family income for your state and size of household To find a list of applicable median income amounts, go online						
47		using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.					
17.	low do the lines compare?						
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).						
	U.S.C. § 1325(E	e than line 16c. On the top of p p)(3). Go to Part 3 and fill out current monthly income from	Calculation of Dispos	ck box 2, Disposable income is determined under 11 able Income (Official Form 122C-2). On line 39 of that			
Part	3: Calculate Your Co	mmitment Period Under	11 U.S.C. §1325(b)	(4)			
18.	Copy your total average	monthly income from line 11	1.		\$2,617.00		
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.						
		ent does not apply, fill in 0 on			-\$0.00		
	19b. Subtract line 19a fr	om line 18.			\$2,617.00		
20.	Calculate your current n	nonthly income for the year.	Follow these steps:				
	20a. Copy line 19b.				\$2,617.00		
	Multiply by 12 (the no	umber of months in a year).			x 12		
	20b. The result is your current monthly income for the year for this part of the form.						
	20c. Copy the median family income for your state and size of household from line 16c.			ne 16c.	\$108,016.00		
21.	1. How do the lines compare?						
	Line 20b is less than li commitment period is	ne 20c. Unless otherwise order 3 years. Go to Part 4.	red by the court, on the	top of page 1 of this form, check box 3, The			
	Line 20b is more than 4, The commitment pe	or equal to line 20c. Unless otleriod is 5 years. Go to Part 4.	herwise ordered by the o	court, on the top of page 1 of this form, check box			
art	4: Sign Below						
	By signing here, I deck	are under penalty of perjury tha	t the information on this	statement and in any attachments is true and correct.			
	✗ /s/ Stephanie P	3. (PM)	tm				
	/s/ Stephanie P Signature of Debto						
	Oignature of Debto	n r	S	ignature of Debtor 2			
	Date 5/9/2017	- .	D	ate			
	MM/DD/YY\	ſY		MM/DD/YYYY			
	If you checked 17a, do	NOT fill out or file Form 122C	-2.				
	If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14						